

Information to identify the case:

Debtor 1

Byron Rodriguez

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7200

EIN --

Debtor 2

Jenny Torres

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8568

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 19-12674-CMG

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Byron Rodriguez

Jenny Torres

4/23/24**By the court:** Christine M. Gravelle
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Byron Rodriguez
Jenny Torres
Debtors

Case No. 19-12674-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Apr 23, 2024

User: admin
Form ID: 3180W

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Total Noticed: 69

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 25, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Byron Rodriguez, Jenny Torres, 143 Cherry Tree Farm Road, Middletown, NJ 07748-1319
cr	+ HYUNDAI LEASE TITLING TRUST, P.O. Box 961245, Ft. Worth, TX 76161-0244
518018108	+ AmeriHome Mortgage, 21215 Burbank Blvd, 4th Fl, Woodland Hills, CA 91367-7091
518193146	+ AmeriHome Mortgage Company, LLC, Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
518018118	Emer Phy Assoc North Jersey, Att: ARS, PO Box 459079, Sunrise, FL 33345-9079
518018122	++ FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030 address filed with court:, Forster, Garbus & Garbus, 60 Motor Parkway, Commack, NY 11725
518018125	Kia Motors Fin - Sorento, Att: Bankruptcy Dept, PO Box 20809, Fountain Valley, CA 92728-0809
518018126	Kia Motors Fin - Soul, Att: Bankruptcy Dept, PO Box 20809, Fountain Valley, CA 92728-0809
519733909	+ Lakeview Loan Servicing, LLC, 2121 Waukegan Road,Suite 300, Bannockburn,New Jersey 60015-1831
519733910	+ Lakeview Loan Servicing, LLC, 2121 Waukegan Road,Suite 300, Bannockburn,New Jersey 60015, Lakeview Loan Servicing, LLC, 2121 Waukegan Road,Suite 300 Bannockburn,New Jersey 60015-1831
518018129	+ Marvel & Maloney, PC, 3455 Route 66, PO Box 727, Neptune, NJ 07754-0727
518018130	+ McCabe Weisberg & Conway, 216 Haddon Ave Suite 600, Westmont, NJ 08108-2814
518018141	+ Riverview Med Center Patient Billing, 1 Riverview Plaza, Red Bank, NJ 07701-1872
518018142	+ Riverview Medical Center, Att: QAR, PO Box 239, Gibbsboro, NJ 08026-0239
518018144	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of NJ Div of Tax, Federal Offset Program, PO Box 283, Trenton, NJ 08695-0283
518018143	State of NJ Div of Tax, Att: Compliance & Enforcement - Bkcy, 50 Barrack St, 9th Floor, PO Box 112, Trenton, NJ 08695-0269
518020331	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 23 2024 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 23 2024 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 23 2024 20:37:00	Lakeview Loan Servicing LLC c/o Rushmore Servicing, PO Box 619096, Dallas, TX 75261-9096
518018105	+ Email/Text: kristin.villneauve@allianceoneinc.com	Apr 23 2024 20:36:00	Alliance One, 4850 Street Road, Suite 300, Trevoise, PA 19053-6643
518018107	^ MEBN	Apr 23 2024 20:31:28	AmeriHome Mortgage, PO Box 77404, Ewing, NJ 08628-6404
518018106	Email/PDF: bncnotices@becket-lee.com		

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		Apr 23 2024 20:58:59	American Express, PO Box 981535, El Paso, TX 79998-1535
518134877	Email/PDF: bncnotices@becket-lee.com	Apr 23 2024 20:46:01	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518047729	EDI: Q3GTBI	Apr 24 2024 00:25:00	Bureaus Investment Group Portfolio No 15 LLC, PO Box 788, Kirkland, WA 98083-0788
518018109	EDI: CAPITALONE.COM	Apr 24 2024 00:25:00	Capital One, Bankruptcy Department, PO Box 30285, Salt Lake City, UT 84130-0285
518018110	EDI: CAPITALONE.COM	Apr 24 2024 00:25:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
518018111	EDI: CAPITALONE.COM	Apr 24 2024 00:25:00	Capital One Bank, PO Box 30285, Salt Lake City, UT 84130-0285
518142120	+ Email/Text: RASEBN@raslg.com	Apr 23 2024 20:36:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518018113	+ EDI: CITICORP	Apr 24 2024 00:25:00	Citibank, P.O. Box 6500, Sioux Falls, SD 57117-6500
518018114	EDI: CITICORP	Apr 24 2024 00:25:00	Costco Citi, PO Box 790046, Saint Louis, MO 63179-0046
518018115	EDI: CITICORP	Apr 24 2024 00:25:00	Costco Citi, PO Box 9001016, Louisville, KY 40290-1016
518018116	Email/PDF: DellBKNotifications@resurgent.com	Apr 23 2024 20:59:18	Dell Financial Services, Att: Bankruptcy Dept., PO Box 81577, Austin, TX 78708-1577
518018117	+ EDI: DCI.COM	Apr 24 2024 00:25:00	Diversified Consultants, PO Box 551268, Jacksonville, FL 32255-1268
519242013	Email/Text: cashiering-administrationservices@flagstar.com	Apr 23 2024 20:37:00	Flagstar Bank, FSB, 5151 Corporate Drive, Troy, MI 48098-2639
519242014	Email/Text: cashiering-administrationservices@flagstar.com	Apr 23 2024 20:37:00	Flagstar Bank, FSB, 5151 Corporate Drive, Troy, MI 48098-2639, Flagstar Bank, FSB, 5151 Corporate Drive, Troy, MI 48098-2639
518018119	+ Email/Text: data_processing@fin-rec.com	Apr 23 2024 20:37:00	Financial Recovery Services, PO Box 385908, Minneapolis, MN 55438-5908
518018123	+ Email/Text: Banko@frontlineas.com	Apr 23 2024 20:38:00	Frontline Asset Strategies, 2700 Snelling Avenue N, Suite 250, Saint Paul, MN 55113-1783
518018124	EDI: SYNC	Apr 24 2024 00:25:00	Gap/Synchrony Bank, PO Box 965003, Orlando, FL 32896-5003
518168403	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Apr 23 2024 20:37:00	Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825
518018112	EDI: JPMORGANCHASE	Apr 24 2024 00:25:00	Chase, PO Box 15298, Att: Bankruptcy Dept, Wilmington, DE 19850-5298
518018127	^ MEBN	Apr 23 2024 20:32:21	Kia Motors Finance, Att: Bankruptcy Dept, PO Box 20809, Fountain Valley, CA 92728-0809
518184441	Email/PDF: resurgentbknofications@resurgent.com	Apr 23 2024 20:59:10	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520220388	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 23 2024 20:37:00	Lakeview Loan Servicing c/o, Rushmore Servicing, PO Box 619096, Dallas, TX 75261-9741, Lakeview Loan Servicing c/o, Rushmore Servicing 75261-9096
520220387	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 23 2024 20:37:00	Lakeview Loan Servicing c/o, Rushmore Servicing, PO Box 619096, Dallas, TX 75261-9096
519534083	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 23 2024 20:37:00	Lakeview Loan Servicing, LLC, c/o Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd.,

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			5th Floor, Coral Gable, FL 33146, Lakeview Loan Servicing, LLC, c/o Community Loan Servicing, LLC 33146-1839
519534082	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 23 2024 20:37:00	Lakeview Loan Servicing, LLC, c/o Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
518018128	+ Email/Text: BKNotice@ldvlaw.com	Apr 23 2024 20:37:00	Lyons Doughty & Veldhuis, Box 1269, Mt Laurel, NJ 08054-7269
518018136	^ MEBN	Apr 23 2024 20:31:33	MRS BPO, LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
518018131	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 23 2024 20:37:00	Midland Credit Management, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
518018132	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 23 2024 20:37:00	Midland Funding LLC, 8875 Aero Drive, Ste. 200, San Diego, CA 92123-2255
518165809	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 23 2024 20:37:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
518018133	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 23 2024 20:37:00	Midland Funding LLC-JCPenney, 8875 Aero Drive, Ste. 200, San Diego, CA 92123-2255
518018134	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 23 2024 20:37:00	Midland Funding LLC-Sears, 8875 Aero Drive, Ste. 200, San Diego, CA 92123-2255
518018135	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 23 2024 20:37:00	Midland Funding LLC-Walmart, 8875 Aero Drive, Ste. 200, San Diego, CA 92123-2255
518018137	+ Email/Text: ngisupport@radiusgs.com	Apr 23 2024 20:37:00	Northland Group, Box 390846, Minneapolis, MN 55439-0846
518018139	EDI: PRA.COM	Apr 24 2024 00:25:00	Portfolio Recovery Associates, PO Box 12914, Norfolk, VA 23541
518184069	EDI: PRA.COM	Apr 24 2024 00:25:00	Portfolio Recovery Associates, LLC, C/O capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
518184100	EDI: PRA.COM	Apr 24 2024 00:25:00	Portfolio Recovery Associates, LLC, C/O dell Financial Services, LLC, POB 41067, Norfolk VA 23541
518184074	EDI: PRA.COM	Apr 24 2024 00:25:00	Portfolio Recovery Associates, LLC, c/o Gap, POB 41067, Norfolk VA 23541
518174729	EDI: PRA.COM	Apr 24 2024 00:25:00	Portfolio Recovery Associates, LLC, c/o Wal-mart, POB 41067, Norfolk VA 23541
518018140	Email/Text: signed.order@pfwattorneys.com	Apr 23 2024 20:36:00	Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
518018138	EDI: SYNC	Apr 24 2024 00:25:00	PayPal Buyer Credit, PO Box 981064, El Paso, TX 79998-1064
518157247	+ Email/Text: bncmail@w-legal.com	Apr 23 2024 20:37:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
518157204	+ Email/Text: bncmail@w-legal.com	Apr 23 2024 20:37:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518018145	EDI: WTRRN BANK.COM	Apr 24 2024 00:25:00	Target, PO Box 1581, Minneapolis, MN 55440-1581
518166805	+ EDI: AIS.COM	Apr 24 2024 00:25:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518018146	EDI: VERIZONCOMB.COM	Apr 24 2024 00:22:00	Verizon, PO Box 4833, Trenton, NJ 08650-4833
518018147	+ EDI: SYNC	Apr 24 2024 00:25:00	Walmart, GE Money Bank, Bankruptcy Dept., PO Box 103104, Roswell, GA 30076-9104

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518018120	*	Financial Recovery Services, Inc., PO Box 385908, Minneapolis, MN 55438-5908
518187886	*P++	STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245, address filed with court:, State of New Jersey, Division of Taxation, PO BOX 245-Bankruptcy, Trenton, NJ 08695-0272
518018121	##	Forster, Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 25, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 23, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas J. McDonough	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dmcdonough@flwlaw.com
Elizabeth L. Wassall	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Francis T. Tarlecki	on behalf of Creditor AmeriHome Mortgage Company LLC Njecfmail@mw-c-law.com, ftarlecki.kashlaw@gmail.com
John R. Morton, Jr.	on behalf of Creditor HYUNDAI LEASE TITLING TRUST ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Marisa Myers Cohen	on behalf of Creditor AmeriHome Mortgage Company LLC nj-ecfmail@mw-c-law.com, jhillier@mw-c-law.com
Marisa Myers Cohen	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC nj-ecfmail@mw-c-law.com, jhillier@mw-c-law.com
Melissa S DiCerbo	on behalf of Creditor AmeriHome Mortgage Company LLC nj-ecfmail@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Warren Brumel	on behalf of Debtor Byron Rodriguez wbrumel@keyportlaw.com brumellawecf@gmail.com;wbrumel@keyportlaw.com
Warren Brumel	

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on behalf of Joint Debtor Jenny Torres wbrumel@keyportlaw.com brumellawecf@gmail.com;wbrumel@keyportlaw.com

TOTAL: 13